

**United States Bankruptcy Court**  
Eastern District of Virginia  
701 East Broad Street  
Richmond, VA 23219

**Case Number** 10-32845-KLP  
**Chapter** 13

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michael L Wilson  
8410 Brigadoon Ct  
Henrico, VA 23228

LaShawn D Tipton-Wilson  
8410 Brigadoon Ct  
Henrico, VA 23228

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s)., (if any):

Debtor: xxx-xx-3125

Joint Debtor: xxx-xx-9354

Employer Tax-Identification (EIN) No(s).(if any):

Debtor: NA

Joint Debtor: NA

**DISCHARGE OF JOINT DEBTORS AFTER COMPLETION  
OF CHAPTER 13 PLAN**

It appearing that the debtors are entitled to a discharge,

**IT IS ORDERED:**

Michael L Wilson and LaShawn D Tipton-Wilson are granted a discharge under section 1328(a) of title 11, United States Code, (the Bankruptcy Code).

**FOR THE COURT**

Dated: July 23, 2014

William C. Redden, CLERK

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 13 CASE**

This court order grants a discharge to the person named as the debtor after the debtor has completed all payments under the chapter 13 plan. It is not a dismissal of the case.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 13 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt is provided for by the chapter 13 plan or is disallowed by the court pursuant to section 502 of the Bankruptcy Code.

#### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 13 bankruptcy case are:

- a. Domestic support obligations;
- b. Debts for most student loans;
- c. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- d. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- e. Debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual (in a case filed on or after October 17, 2005);
- f. Debts provided for under section 1322(b)(5) of the Bankruptcy Code and on which the last payment is due after the date on which the final payment under the plan was due;
- g. Debts for certain consumer purchases made after the bankruptcy case was filed if prior approval by the trustee of the debtor's incurring the debt was practicable but was not obtained;
- h. Debts for most taxes to the extent not paid in full under the plan (in a case filed on or after October 17, 2005); and
- i. Some debts which were not properly listed by the debtor (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Eastern District of Virginia

In re:  
 Michael L Wilson  
 LaShawn D Tipton-Wilson  
 Debtors

Case No. 10-32845-KLP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0422-7

User: seawardt  
 Form ID: B18W

Page 1 of 2  
 Total Noticed: 52

Date Rcvd: Jul 23, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 25, 2014.

db/jdb +Michael L Wilson, LaShawn D Tipton-Wilson, 8410 Brigadoon Ct, Henrico, VA 23228-1868  
 9639843 +Allied Int, Po Box 2455, Chandler, AZ 85244-2455  
 9639844 Allied Interstate In, Data Operations Po Box 2455, Chandler, AZ 85244-2455  
 9639845 +Aspen, Po Box 105555, Atlanta, GA 30348-5555  
 9639846 +Awa Collections, Po Box 6605, Orange, CA 92863-6605  
 9639848 +++CHECK SMART, VA337, BUCKEYE CHECKCASHING OF VA INC, 6785 BOBCAT WAY STE 300,  
 DUBLIN OH 43016-1443  
 (address filed with court: Check Smart, VA337, Buckeye CheckCashing of VA Inc,  
 7001 Post Road, Suite 300, Dublin, OH 43016-0000)  
 9650244 CITIFINANCIAL AUTO CORPORATION, P.O. BOX 182287, COLUMBUS OH-43218-2287  
 9801489 +CZ 2008-1 Trust, c/o Creditors Bankruptcy Service, P O Box 740933, Dallas,Tx 75374-0933  
 9639847 +Cash Advance, 2801-B Hathaway Rd, Richmond, VA 23225-1733  
 9639850 +Commonwealth Radiology, PC, 1408 Willow Lawn DR, Suite 117, Richmond, VA 23230  
 10031095 +Commonwealth of Virginia, Department of Taxation, P.O. Box 2156, Richmond, VA 23218-2156  
 9639854 +EOS CCA, 700 Longwater Drive, Norwell, MA 02061-1624  
 9639856 ++FOCUS RECEIVABLES MANAGEMENT LLC, 1130 NORTHCHASE PARKWAY STE 150, MARIETTA GA 30067-6429  
 (address filed with court: Focus Receivables Mana, 1130 Northchase Pkwy Ste,  
 Marietta, GA 30067-0000)  
 9639855 +First Va Financial Serv. LLC, 9121 Staples Mill Road, Henrico, VA 23228-2026  
 9639857 Friedman's, PO Box 702628, Dallas, TX 75370-2628  
 9639858 +Gem/Lakeside Applian, Po Box 981439, El Paso, TX 79998-1439  
 9639861 +HSBC CHARGE OFF, PO Box 1259, Oaks, PA 19456-1259  
 9639865 +Patten,Wornom,Hatten & Diamost, 4009 Chippendale Drive, Richmond, VA 23234-3248  
 9639867 +Premiere Credit Of N A, 2002 No Wellesley Blvd 1, Indianapolis, IN 46219-2417  
 9639869 +RF&P Federal Credit Union, 11655 Midlothian, Midlothian, VA 23113-2612  
 9700738 +RF&P Federal Credit Union, David H. Gouger, P.C., 7834 Forest Hill Avenue,  
 Richmond, VA 23225-1974  
 9639868 +Receivables Performanc, 20816 44th Ave W, Lynnwood, WA 98036-7744  
 9639870 Richmond Emergency Physicians, PO Box 808, Grand Rapids, MI 49518-0808  
 9639872 +Squire Hill, 4037 Lamp Lighter Dr, Richmond, VA 23234-3431  
 9639873 Systems & Services Technologies, PO Box 3999, Saint Joseph, MO 64503-0999  
 9639875 ++VIRGINIA DEPARTMENT OF TAXATION, P O BOX 2156, RICHMOND VA 23218-2156  
 (address filed with court: Virginia Dept. of Taxation, PO Box 1115, Richmond, VA 23218-1115)  
 9639876 +Weinstein Properties, Squire Hill Richmond, 4037 Lamp Lighter Dr, Richmond, VA 23234-3431

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: JEFFERSONCAP.COM Jul 24 2014 01:53:00 JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999,  
 ST CLOUD, MN 56302-7999  
 cr EDI: AIS.COM Jul 24 2014 01:53:00 Midland Funding LLC by American InfoSource LP as a,  
 Attn: Department 1, PO Box 4457, Houston, TX 77210-4457  
 cr +EDI: RECOVERYCORP.COM Jul 24 2014 01:53:00 Recovery Management Systems Corporation,  
 25 SE 2nd Ave Ste 1120, Miami, FL 33131-1605  
 9639841 +Fax: 864-336-7400 Jul 24 2014 02:10:56 Advance America, 6506 Hull Street Road,  
 Richmond, VA 23224-2636  
 9639842 +EDI: ALLIANCEONE.COM Jul 24 2014 01:53:00 Allianceone, 1684 Woodlands Dr Ste 15,  
 Maumee, OH 43537-4093  
 9664866 EDI: AIS.COM Jul 24 2014 01:53:00 American Infosource Lp As Agent for,  
 T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848  
 9639852 +E-mail/Text: wendie@creditmtgt.com Jul 24 2014 01:52:08 Credit Management Cont, Po Box 1654,  
 Green Bay, WI 54305-1654  
 9639853 EDI: DIRECTV.COM Jul 24 2014 01:53:00 Direct TV, PO Box 6550, Englewood, CO 80155-6550  
 9639859 +EDI: HFC.COM Jul 24 2014 01:53:00 Hsbc Auto, 6602 Convoy Ct, San Diego, CA 92111-1009  
 9639860 +EDI: HFC.COM Jul 24 2014 01:53:00 Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253  
 9639862 +EDI: HFC.COM Jul 24 2014 01:53:00 Hsbc/Ms, Po Box 3425, Buffalo, NY 14240-3425  
 9639863 EDI: IRS.COM Jul 24 2014 01:53:00 Internal Revenue Service, Insolvency Unit, PO Box 21126,  
 Philadelphia, PA 19114-0000  
 9813363 +EDI: JEFFERSONCAP.COM Jul 24 2014 01:53:00 Jefferson Capital Systems LLC, PO BOX 7999,  
 SAINT CLOUD MN 56302-7999  
 9653038 +EDI: MID8.COM Jul 24 2014 01:53:00 Midland Credit Management, Inc.,  
 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255  
 11746786 EDI: AIS.COM Jul 24 2014 01:53:00 Midland Funding LLC, by American InfoSource LP as agent,  
 Attn: Department 1, PO Box 4457, Houston, TX 77210-4457  
 9639864 +E-mail/Text: bankruptcydepartment@ncogroup.com Jul 24 2014 01:52:23 Nco Fin 02,  
 507 Prudential Rd, Horsham, PA 19044-2368  
 9639866 E-mail/Text: mmrgbk@miramedrg.com Jul 24 2014 01:52:12 Pellettieri & Associates, LTD,  
 PO Box 536, Linden, MI 48451-0536  
 9666458 EDI: RECOVERYCORP.COM Jul 24 2014 01:53:00 Recovery Management Systems Corporation,  
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
 9639871 +EDI: PHINRJMA.COM Jul 24 2014 01:53:00 Rjm Acq Llc, 575 Underhill Blvd Ste 2,  
 Syosset, NY 11791-3426  
 9653184 +EDI: DRIV.COM Jul 24 2014 01:53:00 SANTANDER CONSUMER USA, 8585 N. STEMMONS FRWY,  
 STE. 1100 N., DALLAS, TX 75247-3822

District/off: 0422-7

User: seawardt  
Form ID: B18W

Page 2 of 2  
Total Noticed: 52

Date Rcvd: Jul 23, 2014

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

9784414 EDI: NEXTEL.COM Jul 24 2014 01:53:00 Sprint Nextel Correspondence, Attn Bankruptcy Dept,  
PO Box 7949, Overland Park KS 66207-0949  
9784415 EDI: NEXTEL.COM Jul 24 2014 01:53:00 Sprint Nextel Distribution, Attn: Bankruptcy Dept,  
P.O. Box 3326, Englewood, CO 80155-3326  
9858028 EDI: AFNIVERIZONE.COM Jul 24 2014 01:53:00 Verizon, PO BOX 3037,  
Bloomington, IL 61702-3037  
9858030 +EDI: AFNIVZWIRE.COM Jul 24 2014 01:53:00 Verizon Wireless, PO BOX 3397,  
Bloomington, IL 61702-3397  
9639874 +EDI: AFNIVZWIRE.COM Jul 24 2014 01:53:00 Verizon Wireless, 250 James St,  
Morristown, NJ 07960-6410

TOTAL: 25

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* Midland Funding LLC by American InfoSource LP as a, Attn: Department 1, PO Box 4457,  
Houston, TX 77210-4457  
11748768\* Midland Funding LLC, by American InfoSource LP as agent, Attn: Department 1, PO Box 4457,  
Houston, TX 77210-4457  
9639849 ##+Citi Auto, 2208 Highway 121 Ste 100, Bedford, TX 76021-5981  
9639851 ##+Credit Adjustment Bo, 306 East Grace Street, Richmond, VA 23219-1795  
10236765 ##+The Debt Law Group, PLLC, P.O. Box 5928, Glen Allen, VA 23058-5928

TOTALS: 0, \* 2, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security  
Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the  
bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 25, 2014

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on July 23, 2014 at the address(es) listed below:

Richard James Oulton on behalf of Debtor Michael L Wilson 2debtlawgroup@gmail.com,  
thedeblawgroupmail@gmail.com; fellows.jl@gmail.com; rchurwitz@gmail.com; DLGHearings@gmail.com  
Richard James Oulton on behalf of Joint Debtor LaShawn D Tipton-Wilson 2debtlawgroup@gmail.com,  
thedeblawgroupmail@gmail.com; fellows.jl@gmail.com; rchurwitz@gmail.com; DLGHearings@gmail.com  
Robert E. Hyman station08@ricva.net, ecfsummary@ricva.net

TOTAL: 3